

## Old Age, Disability, Death

First laws: 1906 (salaried employees) and 1924 (wage earners).

Current law: 1988, 1990, 1994, 1995.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 35.50 Koruna (SK).

### Coverage

Employees, self-employed, and members of cooperatives.

### Source of Funds

**Insured person:** 5.9% of earnings; self-employed and cooperative members, 27.5%.

**Employer:** 21.6% of payroll.

**Government:** Any deficit.

Maximum earnings for benefit purposes: 2,500 SK a month, plus 1/3 of earnings between 2,501-6,000 SK and 1/10 between 6,001 and 10,000 SK.

### Qualifying Conditions

**Old-age pension:** Men, age 60 (55-58 if in unhealthy or arduous work); women, age 53-57 according to number of children raised. 25 years of employment for men and 20 for women (proportionately reduced pension at age 65, if 10-24 years). Substantial retirement ordinarily necessary but special consideration for selected occupations and beneficiaries over age 65. Not payable abroad without reciprocal agreement.

**Disability pension:** Total disability (disabled for all work), or partial disability (1/3 loss of earning capacity). 5 years of employment in last 10 years (1-4 years if under age 28).

**Survivor pension:** Deceased met pension requirements or was pensioner at death.

### Old-Age Benefits

**Old-age benefit:** 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and 42 years.

Minimum pension (with full career): 550 SK a month plus amount necessary to bring total monthly income to 3,300 SK (5,610 SK for a couple).

Maximum: 6,718 SK a month for all pensions.

Higher rates for unhealthy and arduous occupations.

Increment of 4% of revalued monthly earnings for work and deferral of pension after pensionable age.

Reduced pension: 2% of earnings times years of employment; minimum, 550 SK a month.

Dependents' supplements: 570 SK a month for wife age 65 or disabled, if she has no entitlement to any other pension and is not working.

### Permanent Disability Benefits

**Disability pension:** 50% of average earnings during highest 5 of last 10 years, plus 1% of earnings per year of employment between 26 and 42 years.

Minimum full pension: 550 SK a month plus amount necessary to raise total income to 2,507 SK (4,428 SK for a couple).

Higher rates for unhealthy and arduous occupations.

Constant-attendance supplement: 300, 500, or 700 SK a month, according to degree of disability.

Reduced pension: 2% of earnings times years of actual and credited employment.

Dependents' supplements: 455 SK a month for wife age 65 or disabled.

Partial disability: 50% of total disability pension. Minimum: 550 SK. To receive pension, individual does not qualify for old-age pension, or is not disabled due to industrial injury.

Social pension: Guarantees minimum income, if no other pension.

### Survivor Benefits

**Survivor pension:** 60% of pension of insured, Minimum pension, 450 SK a month.

Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared).

Widow's pension: 1,588 SK a month; minimum: 400 SK a month.

Orphans: 30% of pension of insured for each half-orphan under age 15 (25 if student or disabled); minimum: 400 SK a month. Full

orphans: 50% of pension of insured; minimum: 600 SK a month.

Full orphans and widows eligible for additional benefit necessary to bring total income to 2,507 SK a month.

### Administrative Organization

Ministry of Labor, Social Affairs and Family; Social Insurance Agency; subsidiary offices on a local level administer payment of benefits through post offices or to bank accounts of entitled persons.

## Sickness and Maternity

First law: 1888.

Current laws: 1956, 1968, and 1994.

Type of program: Social insurance system.

### Coverage

Employees, self-employed and some special groups.

### Source of Funds

**Insured person:** 1.4% of earnings for cash benefits; (self-employed, 4.8%); 3.7% of earnings for medical care.

**Employer:** 3.4% of earnings for cash benefits; 10.0% for medical care.

**Government:** Special groups.

### Qualifying Conditions

**Cash sickness and medical benefits:** Currently in a covered category (no minimum period of coverage). Eligibility continues for 6 weeks after coverage ceases.

**Cash maternity benefits:** 270 days of insurance in last 2 years.

Eligibility continues for 6 months after employment ceases.

Extended maternity leave: Up to 3 years. Payable to father in certain circumstances.

### Sickness and Maternity Benefits

**Sickness benefit:** For 1st 3 days, 70% of earnings; 90% from 4th day. Maximum benefit, 350 SK a day; self-employed, 250 SK a day.

Payable from 1st day of incapacity for up to 1 year, or 2 years if recovery likely.

**Maternity benefit:** 90% of earnings. Maximum, 350 SK a day. Payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement. Families eligible for extended parental leave receive 2,739 SK per month per child under age 3.

#### Workers' Medical Benefits

**Medical benefits:** Medical services provided directly to patients through health service facilities of health insurance. Medical treatment, hospitalization, medicines, dental care (with limited cost sharing), maternity care, appliances, travel expenses, sanatorium and spa treatment.

#### Dependents' Medical Benefits

**Medical benefits for dependents:** Same medical services as for family head.

#### Administrative Organization

Cash benefits: Ministry of Labor, Social Affairs and Family; Social Insurance Agency; subsidiary offices on local level. Medical services: Ministry of Health; General Health Insurance Agency. Services provided through health centers and clinics.

#### Survivor Benefits

**Survivor pension:** 60% of pension of insured. Minimum pension, 450 SK a month. Payable to all widows for 12 months. Thereafter, only to widows age 50 (age 45 if 2 or more children reared, or any age if disabled, caring for child, or 3 or more children reared). Orphans: 30% of pension of insured for each half-orphan under age 15 (26 if student or disabled). Maximum: 400 SK. Full orphans: 50% of pension of insured. Minimum: 600 SK a month. Funeral grant: Lump sum of 1,000 SK.

#### Administrative Organization

**Temporary disability benefits:** Ministry of Labor, Social Affairs and Family; Social Insurance Agency; subsidiary offices on a local level. Local offices approve applications and control payment of benefits by employing enterprises.

**Permanent disability and survivor pensions:** Ministry of Labor, Social Affairs and Family; Social Insurance Agency. Medical benefits: Ministry of Health; General Health Insurance Agency; district and local health centers and factory clinics.

### Unemployment

First law: 1991.  
Current law: 1997  
Type of program: Social insurance system.

#### Coverage

Slovak citizens, at least 15 years old and capable of working.

#### Source of Funds

**Insured person:** 1% of earnings; self-employed, 3%.  
**Employer:** 3% of payroll.  
**Government:** Funds special programs.

#### Qualifying Conditions

**Unemployment benefit:** Registered with Labor Office and looking for work. Employment for at least 12 months in the past three years.

#### Unemployment Benefits

**Unemployment benefit:** 60% of earnings during first three months; 50% after first 3 months, duration depending on unemployment insurance contribution, up to 15 years contribution, unemployment benefit paid up to 6 months, 15-25 years up to 9 months, over 25 years up to 1 year.

#### Administrative Organization

National Labor Office. District labor offices, administration of benefits.

### Family Allowances

First law: 1945.  
Current law: 1994, 1995.  
Type of program: Universal system.

### Work Injury

First law: 1887.  
Current laws: 1956 (short-term benefits) and 1988 (pensions); 1990 (self-employed); 1994.  
Type of program: Social insurance system.

#### Coverage

Employees and self-employed.

#### Source of Funds

**Insured person:** See pension contributions, above.  
**Employer:** Same.  
**Government:** Same.

#### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

#### Temporary Disability Benefits

**Temporary disability benefit:** 90% of earnings. Maximum benefit: 250 SK a day.

#### Permanent Disability Benefits

**Permanent disability benefit:** 60% of earnings, plus 1% of earnings per year of actual and credited employment between 26 and 42 years if totally disabled. Higher rates for unhealthy and arduous occupations. Constant-attendance supplement: 300, 500, and 700 SK a month, according to degree of disability. Partial disability: 50% of total disability pension.

#### Workers' Medical Benefits

**Medical benefits:** Same as for ordinary sickness, above.

### **Coverage**

Residents; non-citizens must have residence of at least one year.

### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** Whole cost from State budget.

### **Qualifying Conditions**

**Family allowances:** Child must be under age 15 (28 if student or disabled).

Family income below 1.5 or 2 multiples of subsistence level.

### **Family Allowance Benefits**

**Family allowances:** 1/2 or 1/3 of minimum income for each eligible child, according to age.

Birth grant: Lump sum of 3,000 SK for each birth.

Social benefits: 3,110 SK birth grant; 2,160 SK per month up to age 6; 2,660 SK per month up to age 15; 2,840 per month at age 15.

Funeral grant: 2,100 SK.

### **Administrative Organization**

Ministry of Labor, Social Affairs and Family; Social Insurance

Agency, subsidiary offices on a district level. National Labor Office, employing establishments, social departments of the state offices on a district level.